

In re:  
Maureen Elizabeth Calder  
Debtor

Case No. 18-16521-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 17, 2023

User: admin  
Form ID: 138OBJ

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:

Recip ID	Recipient Name and Address
db	+ Maureen Elizabeth Calder, 360 Radford Court, Glen Mills, PA 19342-2042
14206264	+ Acs/Jp Morgan Chase Ba, 501 Bleecker St, Utica, NY 13501-2401
14828453	+ Chester Water Authority, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14828634	+ Chester Water Authority, c/o James R. Woods, Esq., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14828450	+ Chester Water Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14602533	+ Darlington Woods Condo Assoc., c/o Jamie W. Goncharoff, Esq., 15 West Gay St., West Chester, PA 19380-3024
14498162	+ Darlington Woods Condominium Assoc., c/o Howard Gershman, Esq., 610 York Road, Ste. 200, Jenkintown, PA 19046-2867
14242006	+ Darlington Woods Condominium Association, 400 Ashley Court, Glen Mills, PA 19342-2046
14828451	+ Lower Pottsgrove Township, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14215010	+ M&T Bank, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14206271	Pennsylvania Dept. of Revenue, Dept 280948, Harrisburg, PA 17128-2601

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 17 2023 23:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14235972	Email/PDF: bncnotices@becket-lee.com	Nov 17 2023 23:58:03	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14206265	+ Email/Text: commonwealth@ebn.phinsolutions.com	Nov 17 2023 23:38:00	Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
14218766	Email/Text: ECMCBKNotices@ecmc.org	Nov 17 2023 23:39:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14206266	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 17 2023 23:39:00	Internal Revenue Service, Unsolvency Unit, P.O. Box 7346, Philadelphia, PA 19101-7346
14206267	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 17 2023 23:38:00	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14206268	Email/Text: camanagement@mtb.com	Nov 17 2023 23:39:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14243117	Email/Text: camanagement@mtb.com	Nov 17 2023 23:39:00	M&T Bank, PO Box 840, Buffalo, NY 14240
14206270	+ Email/Text: bankruptcynotices@psecu.com	Nov 17 2023 23:40:00	P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
14237000	+ Email/Text: bankruptcynotices@psecu.com	Nov 17 2023 23:40:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013

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14206272 + Email/Text: bankruptcy@sw-credit.com

Nov 17 2023 23:39:00

Southwest Credit Syste, 4120 International Pkwy,  
Carrollton, TX 75007-1958

14209001 + Email/PDF: OGCRegionIIIBankruptcy@hud.gov

Nov 17 2023 23:40:40

U.S. Department of Housing and Urban  
Development, 451 7th Street S.W., Washington,  
DC 20410-0002

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14828452	*+	Chester Water Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14206269	##+	National Recovery, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2023 at the address(es) listed below:

Name	Email Address
ANTHONY A. FRIGO	on behalf of Debtor Maureen Elizabeth Calder anthonyfrigo@msn.com frigoar70666@notify.bestcase.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Chester Water Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JAMIE W. GONCHAROFF	on behalf of Creditor Darlington Woods Condominium Association jgonch@comcast.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Maureen Elizabeth Calder  
Debtor(s)

Case No: 18-16521-amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 11/17/23